Approved For Release 2011/01/07 : CIA-RDP89-00066R000400030007-1 JOE (85-43) 10/26/85 CSC Employee age 55 with 30 Years Service(4-Overseas) Senate Option B Supplemental Benefit from Age 55 to 62 \$15,000 \$30,000 \$45,000 \$60,000 \$75,000 Final Salary Replacement rate at 55 Pension 27% 16% 27ዩ 12ዩ 27ቄ 9ቄ 27% Supplement Total 498 43% 39% 36% 35% Full CAP 13% 13% 13% 13% 13% Total 62% 56% 52% 49% 532 53 53 53 53 Replacement rate at 62 Pension 24% 17% 24ዩ 13ዩ 24% OASDI Total 46% 41% 37% 34% 32% Full CAP 13% 13% 13% 13% 13% Total 54% 50% 45% Current CSRS Pension -53% 53% 53% 53% 53% With overseas credit of .5% per year ~55% 55%..... ---55% -----55% . 55%

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Hay/Huggins Company Inc. Edwin C. Hustead

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JOE (85-43)

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CSRS Employee age 55 with 30 Years Service (4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP

	Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
	Replacement rate at 55					
	Pension Supplement	279 229		27% 12%	27% 9%	27% 8%
	Total	49%	43%	39%	36%	35%
	Full CAP	15%	15%	15%	15%	15%
	Total	64%	58%	54%	51%	50%
	Replacement rate at 62	→ 53	د گئ	ß	53	53
	Pension OASDI	24% 22%	248 178	24% 13%	24% 10%	24ዩ 8ዩ
i	Total	46%	41%	37%	34%	32%
	Full CAP	15%	15%	. 15%	15%	15%
	Total	61%	56%	52%	49%	47%
	Current CSRS					
\	Pention	53%	53%	53%	53%	53%
	With overseas credit of .5% per year	<u>_55</u> %-		- 55%	55%	55%

Hay/Huggins Company Inc. Edwin C. Hustead

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JOE (85-43)

10/26/85

6	_565	Employee	age	55	with	30	Years	Service (4-Overse		rseas	;)	
				Se	enate	Opt	ion B					
al	Salary			\$15	5.000	s:	20 - 000	\$45	000	¢60	000	675

		benate (obrion P			
	Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
10	Replacement rate at 55					
, 1"	Pension Supplement	27ዩ 0ዩ	27% 0%	27% 0%	27% 0%	27ቄ 0ቄ
,	Total	27%	27%	27%	27%	27%
نا هي	Full CAP	13%	13%	13%	13%	13%
۷ ¹	Total	40%	40%	40%	40%	40%
	Replacement rate at 62					٠
	Pension OASDI	24% 22%	248 178	24% 13%	24% 10%	24% 8%
	Total	46%	41%	37%	34%	32%
\	Full CAP	13%	13%	13%	13%	13%
	Total	59%	54%	50%	478	45%
	Current CSRS					
	Pension	53%	53%	53%	53%	53%
	With overseas credit of .5% per year	55%	55%	55%	55%	55%

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 \bigcirc Approved For Release 2011/01/07 : CIA-RDP89-00066R000400030007-1 JOE (85-43) 10/26/85 Employer Cost of Proposed Variations \bigcirc 25.1 Stevens-Roth Option B 21.9% \circ Supplement from 55 to 62 1.5% 0 Option A CAP 1.5% \0.28 −[?]。 Overseas service \circ High-three pay base 1.2% Full indexing \bigcirc D-88 \circ Total 27.1%

Edwin C. Hustead

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JOE (85-43)

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP .5% for Overseas Service

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	29% 22%	29% 16%	29% 12%	29% 9%	29% 8%
Total	51%	45%	41%	38%	37%
Full CAP	15%	15%	15%	15%	15%
Total	66%	60%	56%	53%	52%
Replacement rate at 62					
Pension OASDI	25% 22%	25% 17%	25% 13%	25% 10%	25% 8%
Total	47%	42%	38%	35%	33%
Full CAP	15%	15%	15%	15%	15%
Total	62%	57%	53%	50%	48%
Current CSRS					
Pension	53%	53%	53%	53%	53%
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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JOE (85-43)

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP .5% for Overseas Service High-three Pay Base

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	31% 22%	31% 17%	31% 13%	31% 10%	31% 8%
Total	53%	48%	448	41%	39%
Full CAP	15%	15%	15%	15%	15%
Total	68%	63%	59%	56%	54%
Replacement rate at 62					
Pension OASDI	27% 22%	27% 17%	27% 13%	27% 10%	27ዩ 8ዩ
Total	49%	44%	40%	37%	35%
Full CAP	15%	15%	15%	15%	15%
Total	648	59%	55%	52%	50%
Current CSRS					
Pension	53%	53%	53%	53%	53%
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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JOE (85-43)

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10/26/85

Supplemental Benefit from Age 55 to 62 Option A CAP .5% for Overseas Service High-three Pay Base Full COLA Indexing

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	31% 22%	31% 17%	31% 13%	31% 10%	319 89
Total	53%	48%	44%	41%	_. 398
Full CAP	15%	15%	15%	15%	15%
Total	68%	63%	59%	56%	548
Replacement rate at 62					
Pension OASDI	31% 22%	31% 17%	31% 13%	31% 10%	318
Total	53%	48%	44%	41%	398
Full CAP	15%	15%	15%	15%	15%
Total	68%	63%	59%	56%	54%
Current CSRS					
Pension	53%	53%	53%	53%	538
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP High-three Pay Base

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	28% 22%	28% 17%	28% 13%	28% 10%	28% 8%
Total	50%	45%	41%	38%	36%
Full CAP	15%	15%	15%	15%	15%
Total	65%	60%	56%	53%	51%
Replacement rate at 62					
Pension OASDI	25% 22%	25% 17%	25% 13%	25% 10%	25% 8%
Total	47%	42%	38%	35%	33%
Full CAP	15%	15%	15%	15%	15%
Total	62%	57%	53%	50%	48%
Current CSRS					
Pension	53%	53%	53%	53%	53%
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP High-three Pay Base Full COLA Indexing

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	28% 22%	28% 17%	28% 13%	28% 10%	28% 8%
Total '	50%	45%	41%	38%	36%
Full CAP	15%	15%	15%	15%	15%
Total	65%	60%	56%	53%	51%
Replacement rate at 62					
Pension OASDI	28% 22%	28% 17%	28% 13%	28% 10%	28% 8%
Total	50%	45%	41%	38%	36%
Full CAP	15%	15%	15%	15%	15%
Total	65%	60%	56%	53%	51%
Current CSRS					
Pension	53%	53%	53%	53%	53%
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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Final Salary

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

\$15,000 \$30,000 \$45,000 \$60,000 \$75,000

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP High-three Pay Base Full COLA Indexing

					
Replacement rate at 55					
Pension Supplement	28% 22%	28% 17%	28% 13%	28% 10%	28% 8%
Total	50%	45%	41%	38%	36%
Full CAP	15%	15%	15%	15%	15%
Total	65%	60%	56%	53%	51%
Employee Contribution Needed	to Produ	ce 53%	Replacement	Rate	
Social Security	6.2%	6.2%	5.9%	4.8%	3.8%
Retirement system	0.8%	88.0	1.1%	2.2%	3.2%
CAP	0.8%	2.5%	3.8%	4.8%	5.0%
Total	7.8%	9.5%	10.8%	11.8%	12.5%
Employee at \$75,000 could no	t produce	full 5	3% with max	imum con	tributi
Current CSRS					
Pension	53%	53%	53%	53%	53%
With overseas credit of .5% per year	55%	55%	55%	55%	55%

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	Employee age	55 with	30 Years	Service(4	Overseas)
		Senate	Option B			
Final Salary		\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement	rate at 55					
Pension Supplement		\$4,050	\$8,100	\$12,150	\$16,200	\$20,250
Total		\$4,050	\$8,100	\$12,150	\$16,200	\$20,250
Full CAP		\$1,950	\$3,900	\$5,850	\$7,800	\$9,750
Total		\$6,000	\$12,000	\$18,000	\$24,000	\$30,000
Replacement :	rate at 62					
Pension OASDI		\$3,526 \$3,300	\$7,052 \$5,100	\$10,577 \$5,850	\$14,103 \$6,000	\$17,629 \$6,000
Total		\$6,826	\$12,152	\$16,427	\$20,103	\$23,629
Full CAP		\$1,950	\$3,900	\$5,850	\$7,800	\$9,750
Total		\$8,776	\$16,052	\$22,277	\$27,903	\$33,379
_						
Current CSRS						
Pension		\$7,973	\$15,947	\$23,920	\$31,894	\$39,867
With overseas of .5% per		\$8,257	\$16,514	\$24,771	\$33,028	\$41,285

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Employee age 55 with 30 Years Service(4 Overseas)

1.3% Accrual Rate with Supplement

Full indexing; high-three pay base

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	37% 22%	37% 17%	37% 13%	37% 10%	37% 8%
Total	59%	54%	50%	47%	45%
Full CAP	0%	90	90	9.0	0%
Total	59%	54%	50%	47%	45%

Current CSRS

Hay/Huggins Company Inc.

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CIARDS Employee Age 50 with 25 Years of Service

1.6% Accrual Rate with Supplement

Full indexing; high-three pay base

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension Supplement	38% 18%	38% 14%	38% 10%	38% 8%	38% 6%
Total	55%	52%	48%	46%	44%
Full CAP	0%	0%	9.0	9.0	0%
Total	55%	52%	48%	46%	44%

Pension 47% 47% 47% 47% 47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B Including Supplement

	or daring	pappremen	110		
Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension Supplement	22% 18%	22% 14%	22% 10%	22% 8%	22% 6%
Total	40%	36%	32%	30%	28%
Full CAP	88	88	88	8%	88
Total	48%	44%	40%	38%	36%
Replacement rate at 62					
Pension OASDI	16% 19%	16% 15%	16% 11%	16% 9%	16% 7%
Total	34%	30%	26%	24%	22%
Full CAP	88	88	88	88	8%
Total	42%	38%	34%	32%	30%
Current Cars WARUS					
Pension	47%	47%	47%	47%	47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B Including Supplement High-Three Pay Base

Final Salary	\$15,000	620 000	C45 000	000 000	475 444
	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension	23%	23%	23%	23%	23%
Supplement	18%	14%	10%	88	6%
Total	41%	37%	33%	31%	29%
Full CAP	8%	88	88	88	88
Total	49%	45%	41%	39%	37%
Replacement rate at 62					
Pension	17%	17%	17%	17%	17%
OASDI	19%	15%	11%	98	7%
Total	35%	31%	27%	25%	23%
Full CAP	88	88	88	88	88
Total	43%	39%	35%	33%	31%
Current CSRS					
Pension	47%	47%	47%	47%	47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B Including Supplement High-Three Pay Base Full COLA Indexing

		_			
Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension Supplement	23% 18%	23% 14%	23% 10%	23% 8%	23% 6%
Total	41%	37%	33%	31%	29%
Full CAP	88	88	88	.88	88
Total	49%	45%	41%	39%	37%
Replacement rate at 62				٠	
Pension OASDI	23% 19%	23% 15%	23% 11%	23% 9%	23% 7%
Total	42%	38%	34%	32%	30%
Full CAP	88	88	88	88	88
Total	50%	46%	42%	40%	38%
Current CSRS					
Pension	47%	47%	47%	47%	47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B Including Supplement High-Three Pay Base Full COLA Indexing Add 3.75% Service Credit

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension Supplement	27% 18%	27% 14%	27% 10%	27% 8%	27% 6%
Total	45%	41%	37%	35%	33%
Full CAP	88	88	88	88	88
Total	53%	49%	45%	43%	41%
Replacement rate at 62					
Pension OASDI	27% 19%	27% 15%	27% 11%	27% 9%	27% 7%
Total	46%	42%	38%	36%	34%
Full CAP	88	88	88	88	88
Total	54%	50%	46%	44%	42%
Current CSRS					
Pension	47%	47%	47%	47%	47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B
Including Supplement
High-Three Pay Base
Full COLA Indexing
Add 3.75% Service Credit
Option A CAP

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50	`	•			
Pension Supplement	27% 18%	27% 14%	27% 10%	27% 8%	27% 6%
Total	45%	41%	37%	35%	33%
Full CAP	9%	9%	9%	9%	9%
Total	54%	50%	46%	44%	42%
Replacement rate at 62					
Pension OASDI	27% 19%	27% 15%	27% 11%	27ቄ 9ቄ	27 % 7 ዩ
Total	46%	42%	38%	36%	34%
Full CAP	9%	9%	9%	9%	9%
Total	55%	51%	47%	45%	43%
Current CSRS					
Pension	47%	47%	47%	47%	47%

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B
Including Supplement
High-Three Pay Base
Full COLA Indexing
Add 3.75% Service Credit
Option A CAP

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 50					
Pension Supplement	27% 18%	27% 14%	27% 10%	27% 8%	27% 6%
Total	45%	41%	37%	35%	33%
Full CAP	9%	9%	9%	98	9 %
Total	54%	50%	46%	44%	42%
Employee Contribution Need	ed to Pro	duce 47%	Replaceme	nt Rate	
Social security	6.2%	6.2%	5.9%	4.8%	4.8%
Retirement system	88.0	88.0	1.1%	2.2%	2.2%
CAP	1.3%	3.4%	5.0%	5.0%	5.0%
Total	8.3%	10.4%	12.0%	12.0%	12.0%
Employees over \$45,000 cou even with maximum contri	ld not probution.	oduce ful	1 47%		
Pension	47%	47%	47%	47%	47%

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JOE (85-43)

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10/26/85

Employee age 55 with 30 Years Service(4 Overseas)

Senate Option B

Supplemental Benefit from Age 55 to 62 Option A CAP High-three Pay Base Full COLA Indexing

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 55					
Pension Supplement	\$4,271 \$3,300	\$8,543 \$5,100	\$12,814 \$5,850	\$17,086 \$6,000	\$21,357 \$6,000
Total	\$7,571	\$13,643	\$18,664	\$23,086	\$27,357
Full CAP	\$2,250	\$4,500	\$6,750	\$9,000	\$11,250
Total	\$9,821	\$18,143	\$25,414	\$32,086	\$38,607
Replacement rate at 62					
Pension OASDI	\$4,271 \$3,300	\$8,543 \$5,100	\$12,814 \$5,850	\$17,086 \$6,000	\$21,357 \$6,000
Total	\$7,571	\$13,643	\$18,664	\$23,086	\$27,357

Current CSRS

Full CAP

Total

Pension \$7,973 \$15,947 \$23,920 \$31,894 \$39,867

\$2,250 \$4,500 \$6,750 \$9,000 \$11,250

\$9,821 \$18,143 \$25,414 \$32,086 \$38,607

With overseas credit of .5% per year

\$8,257 \$16,514 \$24,771 \$33,028 \$41,285

JOE (85-43)

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CIARDS E	mployee Age	50 with 2	5 Years o	f_Service	
	Senate Includin	Option a g Supplem	ent 218	°20. aj	
Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
Replacement rate at 5	3				
Pension Supplement	\$3,300	\$6,600	\$9,900	\$13,200	\$16,500
Total	\$5,936	\$10,733	\$14,389	\$18,045	\$21,131
Full CAP	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000
Total	\$7,136	\$13,133	\$17,989	\$22,845	\$27,131
Replacement rate at 62	:				
Pension OASDI	\$2,361 \$2,775	\$4,723 \$4,350	\$7,084 \$4,725	\$9,445 \$5,100	\$11,806 \$4,875
Total	\$5,136	\$9,073	\$11,809	\$14,545	\$16,681
Full CAP	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000
Total	\$6,336	\$11,473	\$15,409	\$19,345	\$22,681
Current espect/Milb					
Pension	\$7,050	\$14,100	\$21,150	\$28,200 -	\$35,250

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CIARDS Employee Age 50 with 25 Years of Service

Senate Option B
Including Supplement
Eigh-Three Pay Base
Full COLA Indexing
Add 3.75% Service Credit
Option A CAP

Final Salary	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000	
Replacement rate at 55						
Pension Supplement	\$4,074	\$8,147	\$12,221	\$16,295	\$20,369	
Total	\$6,710	\$12,280	\$16,710	\$21,140	\$25,000	
Full CAP	\$1,350	\$2,700	\$4,050	\$5,400	\$6,750	
Total	\$8,060	\$14,980	\$20,760	\$26,540	\$31,750	
Replacement rate at 62						
Pension OASDI	\$4,074 \$2,775	\$8,147 \$4,350	\$12,221 \$4,725	\$16,295 \$5,100	\$20,369 \$4,875	
Total	\$6,849	\$12,497	\$16,946	\$21,395	\$25,244	
Full CAP	\$1,350	\$2,700	\$4,050	\$5,400	\$6,750	
Total	\$8,199	\$15,197	\$20,996	\$26,795	\$31,994	

Current CSRS

Pension \$7,050 \$14,100 \$21,150 \$28,200 \$35,250

\$8,199 \$15,197 \$20,996 \$26,795 \$31,994